

IN RE:

ROBERTO VELEZ BARBOSA  
MELINES RESTO GONZALEZ  
DEBTOR(S)

CASE NO. 16-02525-ESL  
CHAPTER 13

**TRUSTEE'S UNFAVORABLE REPORT  
ON POST CONFIRMATION MODIFIED PLAN DATED 9/19/2020**

With respect to the above-referred payment plan with a base of \$45,300.00 the Trustee  
Renders the following recommendation:

☐

**FAVORABLE**

☒

**UNFAVORABLE**

The liquidation value of the estate is :\$ 0.00

The general unsecured pool is :\$ 0.00

The applicable commitment period (years) is: 5

1. ☒ **FEASIBILITY 11 USC § 1325(a)(6): Debtors to adjust plan payment schedule with the amounts already paid to trustee.**

2. ☐ **INSUFFICIENTLY FUNDED § 1325(b):**

3. ☐ **UNFAIR DISCRIMINATION § 1322(b):**

5. ☐ **FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):**

4. ☐ **FAILS LIQUIDATION VALUE TEST § 1325(a)(4):**

6. ☐ **DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):**

7. ☒ **OTHER:**

(1)A Notice of Mortgage Payment Change was filed by creditor (Banco Popular de PR), on 3-2-20. The new mortgage payment is (\$796.10); Schedule "J" reflects the amount of \$817.31. Schedule J has not been amended to disclose the correct mortgage payment and the current disposable income. Related to this matter, since the mortgage payment changed, Section 3.1 of the plan should be amended to disclose the current payment. (2)Plan should read Banco Popular de PR instead of Banco Santander, as per transfer of claim (see docket 29). (3)Section 4.6 needs to be corrected, since debtor proposes Insurance coverage beginning date 4-21; however, claim 10 filed the beginning date is 4-19 (4)Debtors should provide copy of the state and federal (if filed) tax returns filed for taxable years 2016-2019.

TRUSTEE'S REPORT ON POST CONFIRMATION

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NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s).  
Copies are available to parties in interest at the Trustee's Office.

DATE: 9/29/2020

EDGARDO MANGUAL

COUNSEL FOR DEBTOR(S)

/s/ Pedro R Medina

Pedro R Medina

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**ALEJANDRO OLIVERAS RIVERA**

Chapter 13 Trustee

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